

# AI and the Future of Investment Leadership

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# AI's Transformative Impact



# The Geopolitical Landscape

AI is shaping the global order. As managed trade and digital sovereignty rise, control of data, compute, and talent becomes the new competitive edge. For Canada, winning in AI is important for our productivity and economic prosperity.





# The Productivity Imperative

**Building a stronger economy through safe, responsible AI**

Canada's productivity challenge is real and requires urgent attention. AI is the most powerful lever to combat this.

*“Advancing the safe adoption and accelerated development of AI in Canada, while strengthening our digital sovereignty, is essential to building the strongest economy in the G7.”*

- Evan Solomon, Minister of Artificial Intelligence and Digital Innovation

# Productivity Expectations



More than one-third of CEOs expect GenAI to deliver a greater-than-15% increase in company productivity in the next two years.



# Levels of AI

Level of AI	Description	Expected Timeline	Enterprise Impact	Societal Impact
Foundational Models (GPTS)	General-purpose AI models capable of understanding and generating human-like text, images, and more.	Currently active and evolving rapidly.	Enhances automation, improves customer service, and supports innovation in product development.	Will streamline workplace automation, transform customer interactions, and drive rapid product innovation, impacting employment and industry practices.
Agent AI	AI systems that can perform specific tasks autonomously based on user inputs.	Currently active and evolving rapidly.	Streamlines operations, reduces labor costs, and personalizes user interactions.	Automates and personalizes specific tasks across industries, enhancing efficiency and altering workforce dynamics.
Autonomous AI	AI that operates independently without real-time human guidance in complex environments.	Mid-term (next 10-20 years), contingent on advancements.	Could revolutionize certain sectors	introduces significant changes in complex operational environments, revolutionizing sectors and raising critical safety and ethical issues.
Superintelligent AI	AI that surpasses human intelligence in all domains, including learning, reasoning, and creativity.	Long-term (several decades away, if at all), highly speculative.	Potentially transformative or disruptive across all industries	Dramatically transform all human endeavors, presenting both unprecedented opportunities and potential existential risks.
Symbiotic AI	AI that integrates seamlessly with human activities, augmenting and enhancing human capabilities.	Far future, conceptual and dependent on preceding levels.	Could lead to unprecedented collaboration between humans and machines	Deep, transformative collaboration between humans and machines, reshaping human capabilities and societal structures

We are here



# The AI Adoption Gap

# 12.2%

## Canada's Business AI Adoption Rate

Only 12.2%\* of Canadian businesses reported using AI to produce goods or deliver services in the prior 12 months, highlighting the urgent need for responsible adoption and innovative frameworks in corporate practices.







# Moving beyond the hype

**MIT report: 95% of generative AI pilots at companies are failing**

The 5% succeeded and created “rapid revenue acceleration”:

- Value-First, Not Tech-First
- Built for Scale from Day One
- Cross-Functional Execution
- Responsible AI & Governance Embedded Early

# Evident AI Index - Financial Services Leaderboard

COMPANY	RANK +/- YoY change				
		TALENT Capability & development	INNOVATION Research, patents, ventures, ecosystem	LEADERSHIP in public comms and strategy	TRANSPARENCY of responsible AI activities
JPMorganChase	1	2	1	3	1
Capital One	2	1	3	14	14
Royal Bank of Canada	3	6	2	8	10
Wells Fargo	4	4	5	36	8
CommBank	5	7	12	2	5
UBS	6	3	18	15	15
HSBC	7	15	9	5	3
Citigroup	8	5	7	13	43
TD Bank	9	10	8	20	16
Morgan Stanley	10	18	4	17	42

# Leadership in the AI era





AI is becoming  
ubiquitous... what  
is your strategy to  
lead?



# AI Impact Zones

## Investment & Strategy Engine

AI can enhance and optimize core investment workflows by analyzing vast datasets, identifying trends, and providing insights.

## Operations Backbone

In operations, AI can streamline middle and back office processes. By automating routine tasks, firms can focus on strategic decisions.

## Human Augmentation

AI could improve member and client experiences by personalizing interactions and also be a productivity enhancer to your existing workforce

Important notes for consideration:

- AI for efficiency is the cost of staying in the game. AI for proprietary insight is how you stay a leader.
- AI is more than just GenAI
- AI is non-deterministic

# The Fiduciary Mandate in the AI Era

## Return

Value creation, productivity, investment edge

- Amplify general productivity across the organization
- Identify high-value workflows and decision points
- Re-imagine workflows with AI, not just automate tasks
- Focus on measurable performance gains

## Responsibility

Governance, trust, ethics, fiduciary duty

- Strengthen governance & oversight
- Protect client, member and employee trust and safeguard judgment
- Build AI fluency, confidence, and policy clarity
- Ensure adoption enhances human capability

## Resilience

Model risk, operational continuity, systemic safety

- Design AI to enhance institutional stability
- Evaluate vendor concentration & AI supply-chain risk
- Maintain human-in-the-loop controls and auditability
- Build capability iteratively



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# Build, Buy and Enable

## **Build**

Building in-house AI solutions allows for tailored features but requires investment

## **Buy**

Purchasing ready-made AI solutions can accelerate deployment but may lack customization and integration with existing systems.

## **Enable**

Enabling your entire organization with general purpose AI tools to enhance their current role

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# Trust & Risk

## Responsible AI Challenges Overview

### **Data & Model Integrity**

AI can produce unreliable or biased outcomes

### **Security & Third-Party Dependence**

Reliance on external models and cloud vendors introduces cyber, privacy, and concentration risks

### **Governance & Compliance**

Weak oversight or misalignment with policies can create exposure.

### **Human & Ethical Factors**

Without strong human judgment, ethical guardrails, and accountability, AI can erode trust.

# Establish your AI Program

## AI Adoption



Initial phase focuses on integrating AI technologies gradually within organizations.

## Governance Framework



Establishing a robust governance framework that ensures Responsible AI use and compliance. Guardrails, policy, training etc.

## Continuous Adaptation

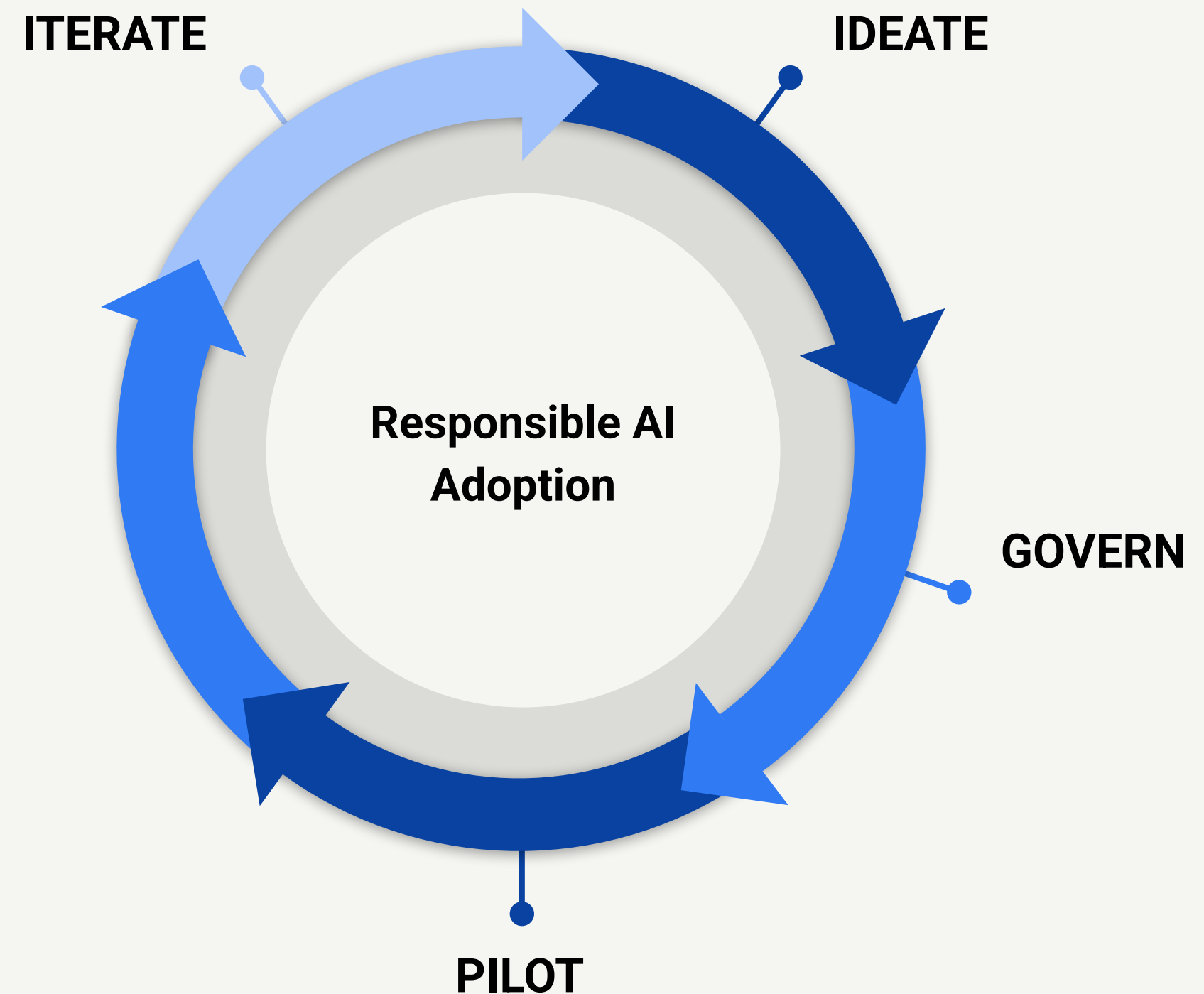


Ongoing monitoring and evaluation help adapt systems to evolving challenges. Literacy & Talent development. Observability etc.



# The Responsible Innovation Loop

We have to small “i” innovate...responsibly



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# Scaling AI is 10% tech, 90% change management

What determines success is if we can change how people work, strengthen how we oversee risk, and continue to build trust.

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# Leadership Imperatives

- Build value-driven, not hype-driven, use cases
- Institutionalize responsible AI governance
- Invest in curiosity



# Looking ahead at your workforce strategy

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# Human judgement

**Managing predictable & emergent AI risks needs humans**

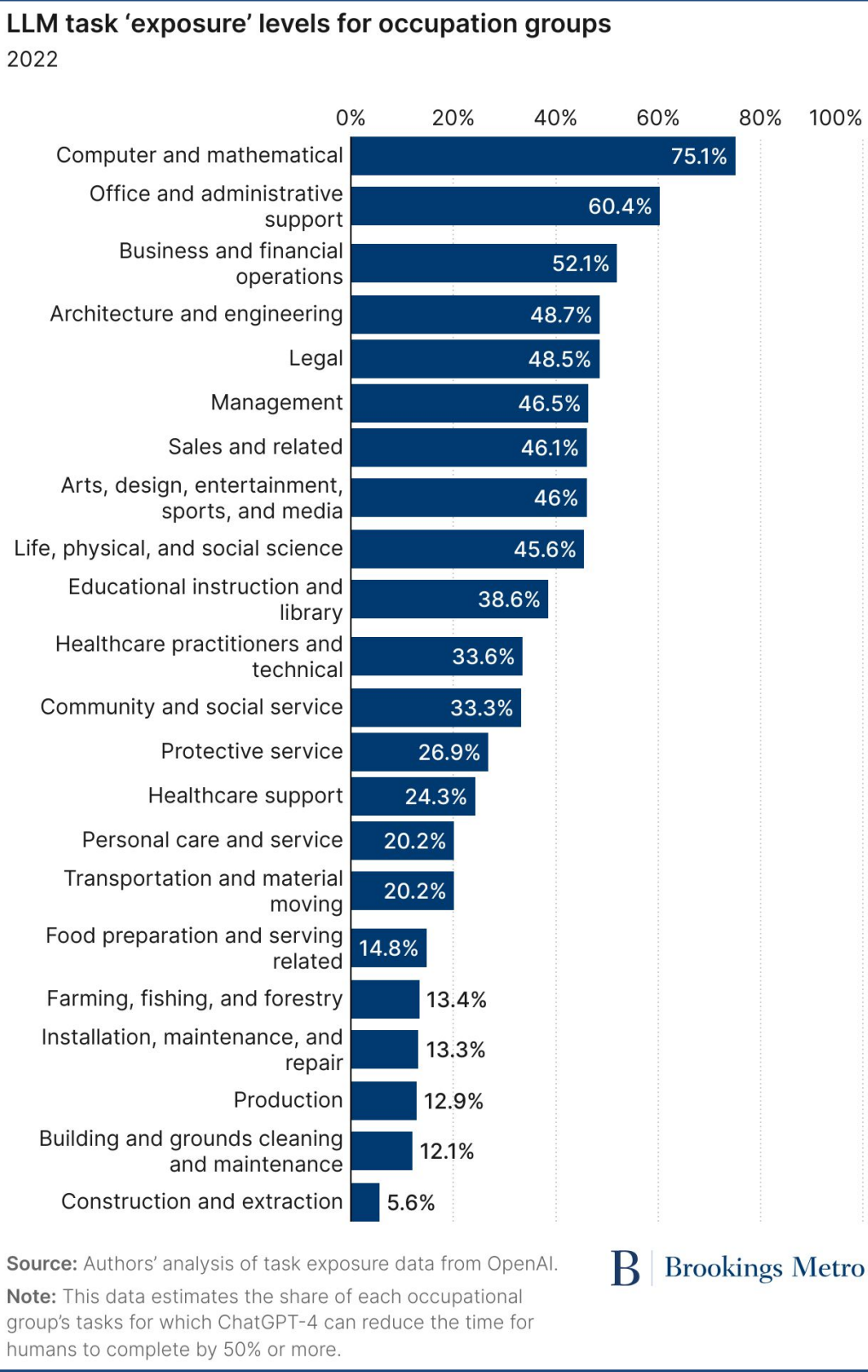
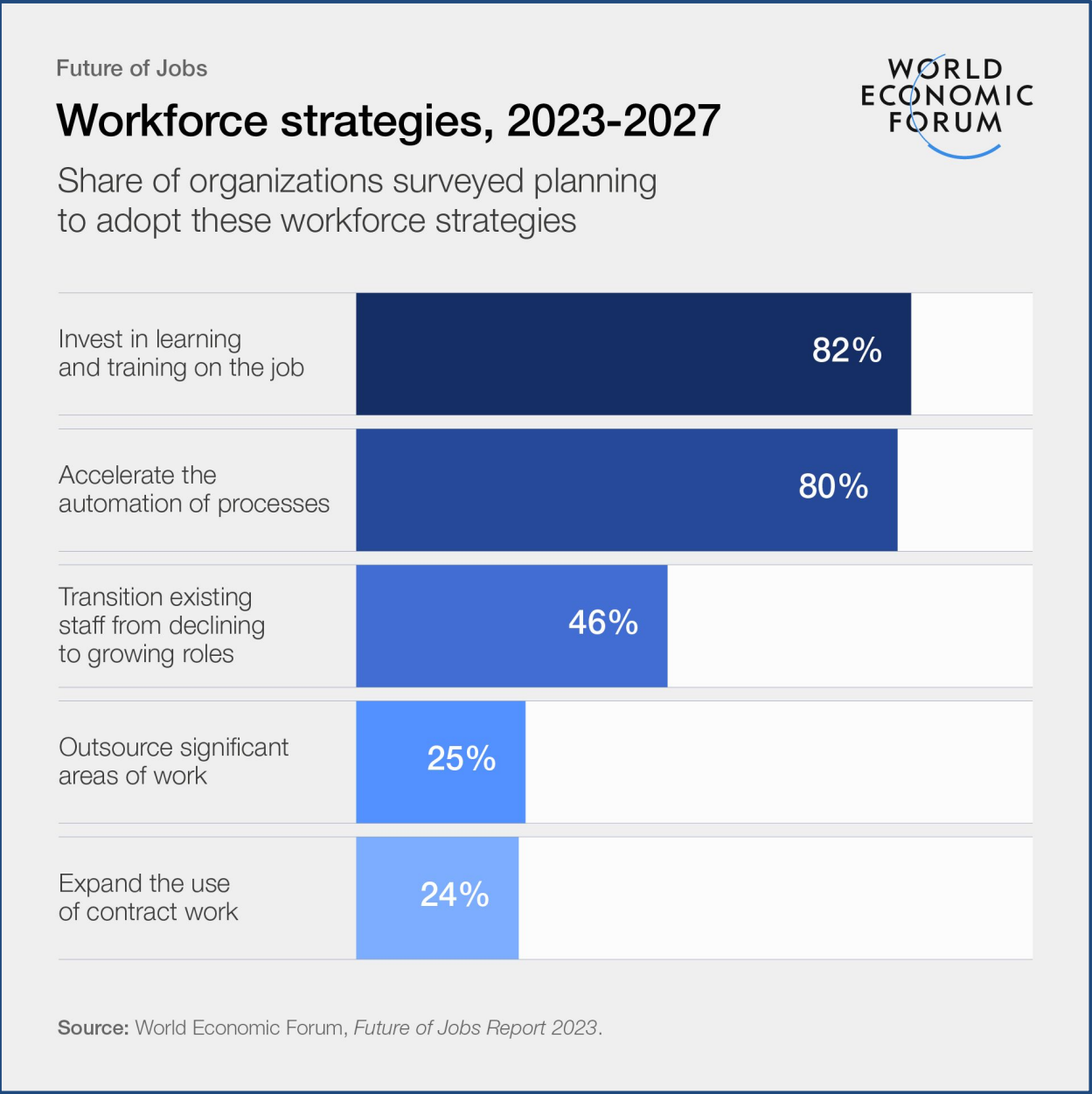
- Humans still make judgment but workflows will change
- We will see 2 types of employees: AI-augmented & AI-avoiding

# Human capital

## Perception of Employee Impact



# Future of Work



01 Different tasks will have different levels of impact from GenAI

02 Continuous upskilling is essential for future success



# AI in 2030

AI will evolve from assistant to autonomous collaborator.

It will be deeply embedded across operations.

Forward-looking leaders must build the proper adoption and governance foundations now to chart this massive transformative future.



# Your Monday Plan

1. Pick one meaningful use case
2. Form a small cross-functional champion group
3. Establish simple guardrails
4. Run a 30-day “sprint”
5. Use AI everyday starting with the most mundane



Thank  
you!

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— global services —